

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Stephen Lozowski et al.

Docket No.: 2003P03879 US01

Serial No.: To be assigned

Filed: Herewith

Title: Financial Record Processing System

Mail Stop Patent Application
Assistant Commissioner for Patents
P.O.Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

The documents listed on Form PTO-1449 and of which a copy is enclosed, unless otherwise noted, are hereby cited pursuant to 37 CFR §1.56, §1.97 and §1.98, for consideration in the examination of the above-identified application and for the purpose of having them made of record.

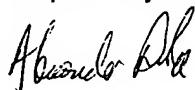
Hambright et al. disclose a system and user interface for use in billing. The method determines payment for provisional of multiple different services based on predetermined reimbursement rules. The method involves receiving a record identifying a service provided to a specific entity and automatically creating a reimbursement record. Predetermined allocation rules are automatically applied for identifying a reimbursement record indicating a group of services provided to the specific entity on separate occasions to be billed together on a single bill. (See Abstract).

Richmond discloses a method and system that enables an employer to provide prescription drug coverage. The user may use a card that accesses a general account established by a plan sponsor (See Abstract).

Sackler et al. disclose a health insurance management system. A claim may be processed under more than one policy where appropriate and the system can handle both individual and family insurance policies (See Abstract).

This information disclosure statement is being filed concurrently with the above-referenced application thus it is believed that there are no fees involved in the filing of this Information Disclosure Statement. However, the Commissioner is authorized to charge any additional fees or credit overpayments to Deposit Account. No. 19-2179.

Respectfully submitted,



Alexander Burke
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Date: February 27, 2004

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Enclosure:

CBR

Form PTO-1449		U.S. Department of Commerce Patent and Trademark Office		Atty. Docket No. 2003P03879US01		Serial No. To be assigned	
INFORMATION CITED BY APPLICANT (Use several sheets if necessary)				Applicant S. Lozowski			
				Filing Date Herewith		Group	
U.S. Patent Documents							
Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date if appropriate	
	2003/0018496	1/23/03	Hambright et al.	705	2		
	2002/0128863	9/12/02	Richmond	705	2		
	5,235,507	8/10/93	Sackler et al.	364	401		
	2003/0078807	4/24/03	Cole et al.	705	2		
	2003/0078911	4/24/03	Haskell et al.	707	2		
	2002/0062224	5/23/02	Thorsen et al.	705	2		
	2002/0152097	10/17/02	Javors	705	2		
	4,916,611	4/10/90	Doyle, Jr. et al.	364	401		
	2003/0050802	3/13/03	Jay et al.	705	3		
	5,301,105	4/5/94	Cummings, Jr.	364	401		
Foreign Patent Documents							
	Document Number	Date	Country	Class	Subclass	Translation	
Other Prior Art (including Author, Title, Date, Pertinent Pages, etc.)							
Examiner				Date Considered			